

**Information to identify the case:**

Debtor 1	<b>David A Hayes</b> First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-7693</b>
Debtor 2 (Spouse, if filing)	<b>Sherry A Hayes</b> First Name   Middle Name   Last Name	EIN <b>-----</b> Social Security number or ITIN <b>xxx-xx-5996</b> EIN <b>-----</b>
United States Bankruptcy Court <b>Northern District of Illinois</b>		
Case number: <b>19-29693</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David A Hayes

Sherry A Hayes

January 21, 2020

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David A Hayes  
Sherry A Hayes  
Debtors

Case No. 19-29693-JSB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin  
Form ID: 318

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Total Noticed: 86

Date Rcvd: Jan 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2020.

db/jdb +David A Hayes, Sherry A Hayes, 799 Royal Saint George, Unit 600,  
Naperville, IL 60563-2991  
28305707 +5/3 Bank, PO Box 9013, Addison, TX 75001-9013  
28305708 +5/3 Bank Mortgage Company, Bankruptcy Department, 5050 Kingsley Dr. 1MOBBW,  
Cincinnati, OH 45227-1115  
28305716 +ATG Credit, 1700 W Cortland St, Ste 2, Chicago, IL 60622-1131  
28305710 +Alltran Education, Inc., PO Box 702220, Tulsa, OK 74170-2220  
28305711 American Coradius International LLC, 2420 Sweet Home Road, Suite 150,  
Amherst, NY 14228-2244  
28305712 +American Family Insurance, 6000 American Parkway, Madison, WI 53783-0002  
28305714 +Ars /Account Resolution Services, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857  
28305717 Aurora Emergency Associates, 3429 Regal Drive, Alcoa, TN 37701-3265  
28305718 +Bank of America, Bankruptcy Department, PO Box 982284, El Paso, TX 79998-2284  
28305722 CB/The Children's Place, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043  
28305725 City of Aurora, PO Box 457, Wheeling, IL 60090-0457  
28305726 +City of Naperville, Police Department, 1350 Aurora Ave, Naperville, IL 60540-6206  
28305727 +City of West Chicago, 475 Main Street, City Hall, West Chicago, IL 60185-2840  
28305729 +College of DuPage, 301 S Swift Road, Addison, IL 60101-1495  
28305728 +College of DuPage, 425 Fawell Blvd., Glen Ellyn, IL 60137-6599  
28305732 Commonwealth Edison-Care Center, Bankruptcy Department, PO Box 6113,  
Carol Stream, IL 60197-6113  
28305737 +Dreyer Medical Clinic, 28582 Network Place, Chicago, IL 60673-1285  
28305738 +DuPage County Circuit Court, PO Box 707, Wheaton, IL 60187-0707  
28305740 +Elgin Community College, SRC Bldg., Student Acct., 1700 Spartan Dr., Elgin, IL 60123-7189  
28305741 +Empact Emergency Phys, LLC, Dept 20-7009, PO Box 5997, Carol Stream, IL 60197-5997  
28305743 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
28305745 +Hunter Glen Apartments, 245 N Oakhurst Dr, Aurora, IL 60504-6614  
28305749 +Illinois Tollway Headquarters, 2700 Ogden Ave., Downers Grove, IL 60515-1703  
28305752 +Just Energy, PO Box 5598, Chicago, IL 60680-5545  
28305753 +Liberty Mutual, 175 Berkeley St., Boston, MA 02116-3350  
28305755 +Mbb, 1460 Renaissance Dr, Park Ridge, IL 60068-1331  
28305758 Municipalofam, 3348 Ridge Road, Lansing, IL 60438-3112  
28305759 NCC (Nationwide Credit & Collection, 815 Commerce Drive, Suite 270,  
Oak Brook, IL 60523-8852  
28305761 +Orozco Services, 1027 Claim Street, Aurora, IL 60505-2901  
28305763 +PNC Bank, Bankruptcy Department, 222 Delaware Ave, Wilmington, DE 19801-1637  
28305762 Pathology Assoc. of Aurora, LLC, 5700 Southwyck Blvd., Toledo, OH 43614-1509  
28305764 +Progressive Insurance Company, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182  
28305765 +Pushime Siqueca, 1203 Whispering Hills Court, 1A, Naperville, IL 60540-4163  
28305766 Real Property Management, 28610 Illinois 59 #8, Warrenville, IL 60555  
28305767 Rush Copley Medical Group, 1256 WATERFORD DR, Suite 230, Aurora, IL 60504-4511  
28305768 +Short Term Loans, 1977 DOUGLAS RD, Montgomery, IL 60538-2470  
28305774 Tbom/Total Crd, 5109 S. Broadway Ln., Sioux Falls, SD 57108  
28305775 +The Bank of Missouri, P.O. Box 105555, Atlanta, GA 30348-5555  
28305776 +The General Insurance Company, 22333 Classic Ct, Barrington, IL 60010-5907  
28305778 +U haul, 195 S. Rt. 59, Aurora, IL 60504-7908  
28305783 US Dept of ED/GSL/ATL, PO Box 4222, Iowa City, IA 52244  
28305779 Unitypoint Clinic, PO Box 1455, Des Moines, IA 50306-1455  
28305787 VNA Health Care, 400 North Highland Ave, Aurora, IL 60506-3814  
28305784 Valley Imaging Consultants, LLC, 2 Meridian Blvd, Reading, PA 19610-3202  
28305785 Vengroff, Williams & Associates, In, PO Box 4155, Sarasota, FL 34230-4155

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: QBPHELMS.COM Jan 22 2020 08:58:00 Brenda Porter Helms, ESQ, The Helms Law Firm, P.C.,  
3400 West Lawrence, Chicago, IL 60625-5104  
28305706 +E-mail/Text: vesna@fd.org Jan 22 2020 05:09:28 1st Family Dental of Fox Valley,  
55 S. Commons Dr., Aurora, IL 60504-4432  
28305715 +EDI: CINGMIDLAND.COM Jan 22 2020 08:58:00 AT&T, Bankruptcy Department,  
5407 Andrew Highway, Midland, TX 79706-2851  
28305709 EDI: AFNIRECOVERY.COM Jan 22 2020 08:58:00 Afni, 1310 Martin Luther King Drive,  
PO Box 3517, Bloomington, IL 61702-3517  
28305713 +E-mail/Text: documents@apellessnow.com Jan 22 2020 05:13:55 Apelles, 3700 corporate Drive,  
Suite 240, Columbus, OH 43231-5001  
28305719 +E-mail/Text: bk@blittandgaines.com Jan 22 2020 05:11:14 Blitt and Gaines, P.C.,  
Bankruptcy Department, 661 N. Glenn Ave., Wheeling, IL 60090-6017  
28305720 EDI: CAPITALONE.COM Jan 22 2020 08:58:00 Cap One, 15000 Capital One Dr,  
Richmond, VA 23238  
28305723 +EDI: CCS.COM Jan 22 2020 08:58:00 CCS, 725 Canton St., Norwood, MA 02062-2679  
28305721 +EDI: CAPITALONE.COM Jan 22 2020 08:58:00 Cap One, 10700 Capital One Way,  
Richmond, VA 23060-9243  
28305724 +E-mail/Text: bankruptcynotices@aurora-il.org Jan 22 2020 05:13:36 City of Aurora,  
Finance Department-Red Light Camera, 44 East Downer Place, Aurora, IL 60505-3302

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

28305730 EDI: COMCASTCBLCENT Jan 22 2020 08:58:00 Comcast, PO Box 3002,  
Southeastern, PA 19398-3002  
28305731 +EDI: WFNNB.COM Jan 22 2020 08:58:00 Comenity Capital Bank/THE, PO Box 182120,  
Columbus, OH 43218-2120  
28305733 E-mail/Text: bankruptcy@consumerportfolio.com Jan 22 2020 05:12:49  
Consumer Portfolio Service, Bankruptcy Department, PO Box 57071, Irvine, CA 92619-7071  
28305734 +EDI: CONVERGENT.COM Jan 22 2020 08:58:00 Convergent Outsourcing, Po Box 9004,  
Renton, WA 98057-9004  
28305735 +EDI: CCS.COM Jan 22 2020 08:58:00 Credit Collection Services, PO Box 447,  
Norwood, MA 02062-0447  
28305736 EDI: CMIGROUP.COM Jan 22 2020 08:58:00 Credit Management, Bankruptcy Department,  
6080 TENNYSON PKWY, Plano, TX 75024-6002  
28305739 +EDI: ECMC.COM Jan 22 2020 08:58:00 ECMC, 111 Washington Ave S,  
Minneapolis, MN 55401-6800  
28305742 +E-mail/Text: bknotice@ercbpo.com Jan 22 2020 05:12:40 ERC/Enhanced Recovery Corp,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
28305744 +EDI: PHINHARRIS Jan 22 2020 08:58:00 Harris & Harris, Ltd, 111 West Jackson Blvd,  
Suite 400, Chicago, IL 60604-4135  
28305757 E-mail/Text: bankruptcynotifications@ihmvcu.org Jan 22 2020 05:13:24  
Mississippi Valley Credit Union, 2101 52nd Ave, Moline, IL 61265  
28305747 E-mail/Text: rev.bankruptcy@illinois.gov Jan 22 2020 05:12:16  
Illinois Department of Revenue, Bankrtupcy Section, PO Box 19035,  
Springfield, IL 62794-9035  
28305746 E-mail/Text: rev.bankruptcy@illinois.gov Jan 22 2020 05:12:16 Illinois Dept. of Revenue,  
Bankruptcy Unit, P.O. Box 19035, Springfield, IL 62794-9035  
28305750 EDI: IRS.COM Jan 22 2020 09:03:00 IRS, Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
28305751 EDI: JEFFERSONCAP.COM Jan 22 2020 08:58:00 Jeffersncp (Jefferson Capital Syste,  
Bankruptcy Department, 16 McLeland Rd., Saint Cloud, MN 56303  
28305751 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 22 2020 05:13:10  
Jeffersncp (Jefferson Capital Syste, Bankruptcy Department, 16 McLeland Rd.,  
Saint Cloud, MN 56303  
28305754 +E-mail/Text: LTDBankruptcy@ltdcommodities.com Jan 22 2020 05:14:38 LTD Commodities,  
2800 Lakeside Drive, Bannockburn, IL 60015-1280  
28305756 +EDI: MID8.COM Jan 22 2020 08:58:00 Midland Funding, LLC, Bankruptcy Department,  
PO Box 2011, Warren, MI 48090-2011  
28305760 +E-mail/Text: bankrup@aglresources.com Jan 22 2020 05:09:14 Nicor Gas, ALL MAIL GOES TO,  
Bankruptcy Dept. PO Box 549, Aurora, IL 60507-0549  
28305770 EDI: NEXTEL.COM Jan 22 2020 08:58:00 Sprint Nextel Correspondence, Attn: Bankruptcy Dept.,  
PO BOX 7949, Overland Park, KS 66207  
28305771 EDI: RMSC.COM Jan 22 2020 09:03:00 SYNCB/JC PENNEY DC, PO Box 965007,  
Orlando, FL 32896-5007  
28305772 EDI: RMSC.COM Jan 22 2020 09:03:00 SYNCB/Pay Pal, Bankrupcty Notice, P.o Box 965005,  
Orlando, FL 32896-5005  
28305769 +E-mail/Text: bankruptcy@speedyinc.com Jan 22 2020 05:11:11 Speedy Cash,  
Bankruptcy Department, 8400 E. 32nd Street N, Bel Aire, KS 67226-2608  
28308804 +EDI: RMSC.COM Jan 22 2020 09:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
28305773 EDI: AISTMBL.COM Jan 22 2020 08:58:00 T-Mobile USA, Inc., Legal Department,  
12920 SE 38th Street, Bellevue, WA 98006-1350  
28305777 E-mail/Text: tidewaterlegalebn@twcs.com Jan 22 2020 05:10:58 Tidewater Finance Company,  
6520 Indian River Road, Virginia Beach, VA 23464  
28305782 EDI: USBANKKARS.COM Jan 22 2020 08:58:00 US Bank, 1200 Energy Park Drive,  
Saint Paul, MN 55108  
28305780 EDI: USBANKKARS.COM Jan 22 2020 08:58:00 US Bank, 425 Walnut St., Cincinnati, OH 45202  
28305781 EDI: USBANKKARS.COM Jan 22 2020 08:58:00 US Bank, Attn: Bankruptcy Dept, PO Box 5229,  
Cincinnati, OH 45201-5229  
28305786 +EDI: VERIZONCOMB.COM Jan 22 2020 08:58:00 Verizon Wireless, Bankruptcy Department,  
500 Technology Drive, Ste 550, Weldon Spring, MO 63304-2225  
28305788 E-mail/Text: ebankruptcy@woodforest.com Jan 22 2020 05:13:28 Woodforest National Bank,  
PO Box 7889, The Woodlands, TX 77387-7889

TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0752-1

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

Brenda Porter Helms, ESQ brenda.helms@albanybank.com, bhelms@ecf.axiosfs.com  
David M Siegel on behalf of Debtor 2 Sherry A Hayes davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
David M Siegel on behalf of Debtor 1 David A Hayes davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
Patrick S Layng USTPRRegion11.ES. ECF@usdoj.gov

TOTAL: 4